



Learn how to make the most out of your retirement years.



For more information about this program please contact:

**College of Professional & Continuing Education**

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Glassboro, NJ 08028

If you are retired,  
or close to retirement,  
this seminar series  
will benefit you.



PERSONAL ENRICHMENT  
**SEMINAR SERIES**



Essential skills necessary for success in your retirement years.

- Managing the Risk of Income Shortfall
- Identity Theft: Privacy and Security
- Estate Planning
- Medicare, Medicaid and Social Security

Join us for one or all of these informative workshops

10:00 a.m. to 12:00 p.m. in  
Education Hall, 3rd Floor, Room 2095  
Rowan University, Glassboro, NJ



College of Professional & Continuing Education



### 1. Managing the Risk of Income Shortfall

Tuesday, September 30, 2008  
10:00 a.m. to 12:00 p.m.

This seminar discusses the critical risks investors face when they begin taking distributions from the assets they have accumulated for retirement. The risks of income shortfall include: longevity risk, inflation or purchasing power risk, sequence of returns risk, tax distributions, and annuities.

### 2. Identity Theft: Privacy & Security

Thursday, October 23, 2008  
10:00 a.m. to 12:00 p.m.

This seminar will educate participants on how to identify theft and fraud that occurs in person, online, and over the phone. Participants will outline the steps they can take to protect themselves and their families from identity theft, and what to do if they suspect their identity is stolen or if they suspect fraudulent activity.

### 3. Estate Planning

Thursday, November 13, 2008  
10:00 a.m. to 12:00 p.m.

This seminar is designed to help individuals who are concerned about passing on their estate to beneficiaries. Common estate planning terms will be defined and methods to calculate how much your gross estate is currently worth will be provided. Common mistakes that are made during the wealth transfer process, along with explanations of assets that are probated or not probated will also be addressed.

### 4. Medicare, Medicaid, and Social Security

Thursday, December 4, 2008  
10:00 a.m. to 12:00 p.m.

This seminar is designed to help future and current retirees understand more about Medicare and Medicaid plans. Participants will also review how Social Security plays a role in retirement.

Each seminar costs only \$75 and will provide you with valuable information you'll use for years to come.



We reserve the right to cancel/reschedule these seminars due to low enrollment. This decision will be made one week prior to the start of each seminar. You will be notified if a seminar is canceled/rescheduled at this time.

## Seminar Registration Form

Please check the session(s) you wish to attend:

- 1. Managing the Risk of Income Shortfall
- 2. Identity Theft: Privacy & Security
- 3. Estate Planning
- 4. Medicare, Medicaid, and Social Security

**Fee: \$75 per session.**  
Please enclose a check or money order made payable to: Rowan University/CPCE.

Check here if you prefer to pay by credit card and a Rowan representative will contact you by telephone.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

E-mail (optional) \_\_\_\_\_

Register online, or return this registration form no later than one week before seminar date via fax or mail.

**Fax:** 856-256-5607

**Mail:** Rowan University - CPCE  
Education Hall, 3rd Floor  
201 Mullica Hill Road  
Glassboro, NJ 08028-1701

**Online:** [www.rowan.edu/cpce/ce](http://www.rowan.edu/cpce/ce)

We will contact you to confirm receipt of your registration.